

Certificate Number: 16339-PAE-DE-032870641

Bankruptcy Case Number: 19-11911



16339-PAE-DE-032870641

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 24, 2019, at 6:20 o'clock PM EDT, Timothy Hefner completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: May 24, 2019 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor